

Structured Allocation Annuity Select™ 6

Family Endowment Rider™

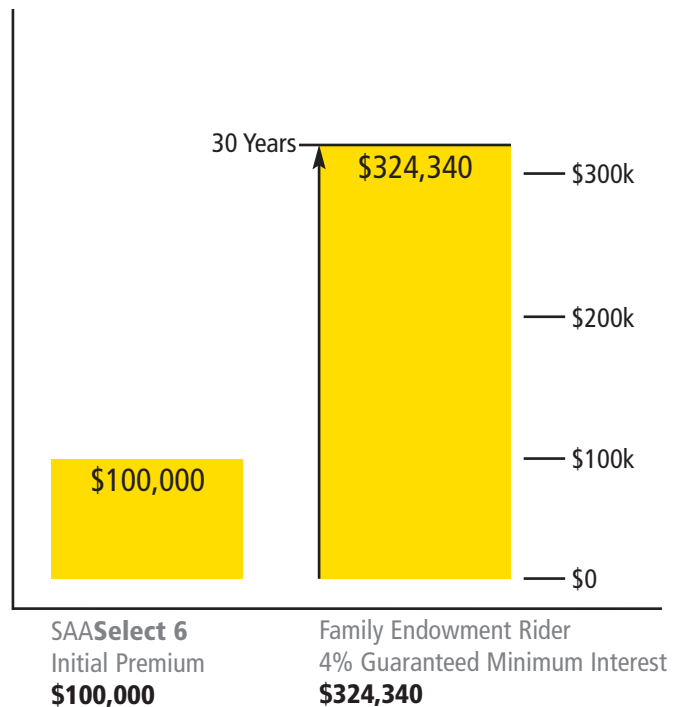
The Structured Allocation Annuity Select 6™ (SAASelect™) is the **FIRST** fixed annuity on the market to offer a Guaranteed Minimum Death Benefit (GMDB)—called the **Family Endowment Rider™**.

The Family Endowment Rider creates a guaranteed death benefit floor that—at a minimum—guarantees the amount paid to the beneficiary upon the death of the annuitant will be at least equal to the premium accumulated at an effective annual interest rate of four percent. Interest will be credited until the earlier of the Rider Premium Completion Date or the date the contract is terminated. See Rider for complete details.

Leave a legacy for your loved ones

If one of your goals is to leave a legacy for your loved ones, the Family Endowment Rider can help protect your principal and credited interest against market volatility and potentially increase the overall value of the annuity for your beneficiary.

This example is hypothetical and assumes contract issued prior to age 60, an initial premium of \$100,000, and that no withdrawals were taken during the time period indicated.



Rider Cost

The cost for this rider is automatically deducted from the interest in your contract and is guaranteed to never exceed .60 percent of the contract's Accumulation Value per year. Additional limitations may apply. The Family Endowment Rider is not available in all states.



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Family Endowment Rider™

When combined, SAASelect 6 and the Family Endowment Rider can help you generate retirement income while preserving an amount equal to your entire initial premium for your beneficiaries. The chart below is a straightforward hypothetical illustration of how much money can be withdrawn over time while preserving the initial premium as a death benefit. Take note that only a percentage of the Accumulation Value (AV) can be withdrawn each year. The following values below are before the effects of income taxes.

Client Data

Premium • **\$100,000** Client age at issue • **65 years**
 Income through age • **90 years** Death Benefit interest rate • **4%**

Annual SAASelect 6
Net Appreciation of
0 Percent

Contract Year	Age	AV After Withdrawal	Withdrawal Paid to Client	Total Income	Death Benefit
1	66	\$96,000	\$4,000	\$4,000	\$100,000
6	71	\$78,276	\$3,261	\$21,724	\$102,404
12	77	\$61,271	\$2,553	\$38,729	\$110,687
18	83	\$47,960	\$1,998	\$52,040	\$125,271
25	90	\$36,040	\$1,502	\$63,960	\$151,312

Annual SAASelect 6
Net Appreciation of
6 Percent

Contract Year	Age	AV After Withdrawal	Withdrawal Paid to Client	Total Income	Death Benefit
1	66	\$96,226	\$4,000	\$4,000	\$102,000
6	71	\$115,506	\$4,000	\$22,622	\$115,506
12	77	\$135,946	\$4,000	\$46,622	\$135,946
18	83	\$164,940	\$4,000	\$70,622	\$164,940
25	90	\$202,296	\$4,000	\$98,622	\$214,434

This illustration assumes \$4,000 is withdrawn at the end of each contract year.

Withdrawals

Any withdrawals made will reduce the death benefit floor. The amount of the reduction will be based on the withdrawal amount. The first four percent of the Accumulation Value withdrawn in any contract year will reduce the death benefit floor on a dollar-for-dollar basis. Withdrawals in excess of four percent will reduce the death benefit floor by the same percentage that such excess withdrawal reduces the contract's Accumulation Value.

This illustration is a hypothetical example of how the four percent Family Endowment Rider™ can protect the death benefit when values are withdrawn from the contract. The appreciation is based on net interest earnings assumed to be equal to the percentage specified. Actual interest credited will vary. The Family Endowment Rider will only guarantee the death benefit is equal to the initial premium provided no more than the lesser of four percent of the initial premium or Accumulation Value is withdrawn at the end of any given contract year. The Accumulation Value does not reflect the benefit of the Minimum Guaranteed Contract Value.

Withdrawals and surrenders may be subject to federal and state income tax. Similarly, except under certain circumstances, gross withdrawals may be subject to an IRS penalty if taken prior to age 59½. If your annuity is a tax-sheltered annuity, the IRS does not, except under certain circumstances, permit withdrawals or surrenders prior to an annuitant's age 59½.

The Family Endowment Rider is not life insurance and any benefit payable under the rider will be taxable. There is a charge for the rider that is guaranteed to never exceed one-half of one percent of the contract's Accumulation Value per year. The charge is reflected in the Net Appreciation shown above. Once issued, the owner may not elect to terminate the rider for any reason.

The Family Endowment Rider [DBR-BPA (Rev. 10/07) or state variation] and the Structured Allocation Annuity Select™ 6 [BPASEL6 (10/07) or state variation] are issued by American Investors Life Insurance Company, Inc., Topeka, KS. The Family Endowment Rider is not available in all states.